

**Information to identify the case:**

Debtor 1	<u>Milford Fred Winter III</u>	Social Security number or ITIN	xxx-xx-8034
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number: 22-19057-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Milford Fred Winter III

2/10/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Milford Fred Winter, III  
Debtor

Case No. 22-19057-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 10, 2023

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db	+ Milford Fred Winter, III, 15 Webb Ave, Pitman, NJ 08071-1466
cr	+ Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438
519765481	+ Eric S. Kershenblatt, 48S New York Road, Suite B-5, Galloway, NJ 08205-9676
519765483	+ Four Seasons Gym, 626 Delsea Drive N, Glassboro, NJ 08028-1419
519791214	+ Michelle Basetti, 410 Moore Blvd, Clayton, NJ 08312-1960
519765454	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJDMARCHAND.COM	Feb 11 2023 01:44:00	Joseph Marchand, Joseph D. Marchand, Chapter 7 Trustee, 117-119 West Broad Street, Bridgeton, NJ 08302-2420
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2023 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 10 2023 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: AKYNAST@VALLEY.COM	Feb 10 2023 20:50:00	Valley National Bank, PO Box 953, Wayne, NJ 07470
519765473	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 10 2023 20:49:00	Apple Card - GS Bank, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
519765463	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
519765460	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One - Mastercard, PO Box 31293, Salt Lake City, UT 84131-0293
519765467	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One - Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
519791215	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One - Walmart, PO Box 71083, Charlotte, NC 28272-1083
519765470	+ EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One Quicksilver, Po Box 31293, Salt Lake City, UT 84131-0293
519765474	EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenity Bank/Big Lots, PO Box 18120, Columbus, OH 43218
519765461	+ Email/PDF: creditonebknofications@resurgent.com	Feb 10 2023 21:03:20	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
519765465	+ EDI: DISCOVER.COM		

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		Feb 11 2023 01:39:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519765464	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 10 2023 20:49:00	FB&T/Mercury, Po Box 84064, Columbus, GA 31908-4064
519765459	EDI: JPMORGANCHASE	Feb 11 2023 01:39:00	JPMC Card Services, PO Box 15369, Wilmington, DE 19850
519765468	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2023 20:49:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
519765475	^ MEBN	Feb 10 2023 20:48:07	Lending Point, 1201 Roberts Blvd, Building B200, Kennesaw, GA 30144-3612
519765480	+ Email/Text: EBN@Mohela.com	Feb 10 2023 20:49:00	MOHELA Department Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
519765476	+ Email/Text: bankruptcy@marinerfinance.com	Feb 10 2023 20:49:00	Mariner Finance, 8211 Town center Dr, Nottingham, MD 21236-5904
519765477	+ Email/Text: netcreditbnc@enova.com	Feb 10 2023 20:50:00	NC Financial, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
519765469	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 21:03:14	Plus Finance, PO Box 9203, Old Bethpage, NY 11804-9003
519765453	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 10 2023 20:50:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519765458	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	SYNCH/Nautilus, PO Box 965036, Orlando, FL 32896-5036
519765472	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synch/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
519765471	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synch/Care Credit, PO Box 965036, Orlando, FL 32896-5036
519765455	EDI: AISTMBL.COM	Feb 11 2023 01:39:00	T-Mobile Wireless, PO Box 37380, Albuquerque, NM 87176
519765466	+ EDI: WTRRN BANK.COM	Feb 11 2023 01:44:00	TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
519765478	Email/Text: bknotice@upgrade.com	Feb 10 2023 20:49:00	Upgrade Inc, 2 North Central Ave, 10th Floor, Pheonix, AZ 85004
519765462	+ EDI: USAA.COM	Feb 11 2023 01:39:00	USAA Savings Bank, 10750 Mc Dermott Fwy, San Antonio, TX 78288-1600
519765484	+ EDI: VERIZONCOMB.COM	Feb 11 2023 01:39:00	Verizon FIOS, One Verizon Way, Basking Ridge, NJ 07920-1097

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519765482	*P++	T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, T-Mobile Wireless, PO Box 37380, Albuquerque, NM 87176
519765456	*P++	T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, T-Mobile Wireless, PO Box 37380, Albuquerque, NM 87176
519765457	*P++	T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, T-Mobile Wireless, PO Box 37380, Albuquerque, NM 87176
519765479	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, 2 North Central Ave, 10th Floor, Pheonix, AZ 85004

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Wilmington Savings Fund Society FSB not in its individual capacity but solely as certificate trustee of Bosco Credit V Trust Series 2012-1 bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donna L. Thompson	on behalf of Creditor Valley National Bank donna.thompson@dlthompsonlaw.com dlthompsonlaw@aol.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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